

THE NON-FINANCIAL EFFECTS MICROFINANCE LOANS HAVE ON WOMEN IN THE EASTERN CAPE: A CASE OF NGXULU AND NGQEQE VILLAGES

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A research report submitted to the Graduate School of
Humanities and Social Sciences, University of the
Witwatersrand, in partial fulfilment of the requirements for
degree of Master of Arts (in the field of Development Studies).

OCTOBER 2015